

ABSTRACT OF THE DISCLOSURE

A system, method and data structure for on-line settlement of amounts payable to different entities within a multiple level marketing enterprise proximate the time services and/or products are rendered. The invention provides
5 that financial settlements be made substantially immediately among the MLM company, the up-line and down-line representatives and the customer. This is achieved by a method for settling the various financial transactions through stored values personal identification numbers (PINs).

10